

Conversations in Commerce

A monthly Q&A with North Shore business owners

Rebecca Bloomfield, partner in Jerry Pearlstein & Associates, Ltd. For nearly a decade, Rebecca and husband Jerry Pearlstein have specialized in health insurance for individuals, families, and small businesses. Starting out of their home in Skokie, they're now officed in Northbrook with agents in Illinois and Wisconsin.

Q: What question do you get asked the most?

A: People always ask me what it's like to be in business with my husband. I quote Winston Churchill's wife who said, "Divorce is not an option. Murder, however..." Actually, JP and I defined our roles from the start. He was a national sales manager of big companies so he sells and recruits and trains agents. I was a creative VP at Leo Burnett so I market and train in marketing and do the customer service. We don't talk about business at home unless we've set a meeting to do so. And we put having fun together in our schedule with as much importance as all the work stuff.

Q: Name one person you'd consider a hero or role model and explain why.

A: I went from the corporate world to my own business. Quite a step. But JP's mom was an angel of a role model. She started out selling costume jewelry and nylons beauty shop by beauty shop. She expanded to uniforms and added restaurants. With her suppliers' help she opened a store, took in her husband as a partner, and expanded to 7 uniform stores in the Chicago area. We're planning her 90th birthday party. She's a marvelous resource and inspiration.

Q: How did you get started in business?

A: JP and I got into the business when my company broke into pieces and I fell into the cracks. His company had been bought and sold four times in eight years. We decide to strike out on our own, not knowing exactly what we were going to do. COBRA (continuation of health insurance benefits from your previous employer) was sticker shock. Self-employed friends told horror stories. Insurance brokers really didn't want to deal with us. They liked groups. Information obtained online or by an 800 number changed with every encounter. When a broker-friend said we knew more about private health insurance than she did, we decided this was our niche. She gave us three great pieces of advice: 1) know your purpose; 2) know your product; and 3) know how your business works.

Q: You are most proud of what aspect(s) of your business?

A: Folks in the Chambers of Commerce know that we've gone through several

changes finding the best companies to serve them and us. What's kept our clients protected and kept us on course is holding to the integrity of our purpose.

Q: What's your best advice for someone just starting a business on the North Shore?

A: Our purpose is reflected in our mission statement: "Sustained service and success." I am most proud of the fact that we are true agents to our clients. We have done a lot of due diligence to find the best companies with the best benefits at the best cost. We are available to "our people." They have our cell and home phones as well as the office number. Everything we do must stand up to our mission statement, no matter how the system or the products change. Staying true to your mission would be my advice to anyone starting their own business.

Q: How does the North Shore clientele affect your business?

A: Being a real part of our community has been the most surprising and rewarding part of starting a business in our North Shore backyard. We started out full of knowledge and purpose, but who knew? Having come from the world of advertising, I tried the media. But that wasn't good enough or fast enough to convey our message. Then I got introduced to the Chambers of Commerce on the North Shore. We joined nine. We're still members of five. At the Chambers I meet our constituency face to face. At event after event someone can find me who needs us or who knows someone who needs us. Likewise I find valuable advice, products, and services. Most of all it is such fun! There are some Wednesdays and Thursdays in the middle of the month when I'm at a party breakfast, lunch, and dinner.

Q: What's the best thing America could do to ensure the success of her businesses?

A: Our country must recognize and support the entrepreneurs, particularly the small ones. We're gutsy. We're such hard workers. We've got perseverance and pioneer spirit and gumption. Right now, JP and I are watching the health reform bills from two sides. We want "pre-existing conditions" to disappear so entrepreneurs can get the health insurance they need no matter what health baggage they bring with them when they start their own business. Both House and Senate bills address the issue, but don't bring them into reality until July, 2013 or 2014. At the same time, we don't want entrepreneurs, those independent son-of-a-guns, to be deterred from starting their own businesses because of health insurance obligations.



in business | with vicki gerson

The Right Business Card Can Help You Get Business

Most likely since the first day you decided to go into business, you've had a business card – or maybe many different style business cards. The problem is many people don't know how to use or market, them effectively.

Reno Lovison, author of *Turn Your Business Card Into Business*, wants to help you get the most from your business card. Lovison believes a business card can become your primary marketing tool. But one of the keys to marketing is to have good distribution strategy for your business card.

Lovison hopes your business card is clear and concise and does three things. The card tells what you do, what you have to offer, and how to contact you. Every time you pass out a business card, you hope it's given or passed on to someone who wants to do business with you.

Besides giving your business cards to suppliers, employees, and alliance partners, there are other methods you can use to make sure your business card is seen. Although these strategies aren't personal contact, consider putting your business card up on bulletin boards where it's likely seen such as grocery stores, beauty shops, restaurants, train stations, and coffee shops. Besides being cheap advertising, you never know who might read your card.

Some business people may want to have unusual cards printed that are actually promotional cards. "A frequent customer program rewards patrons for multiple purchases or visits," he says. Virtually all retail businesses can use a business card as a promotional card.

Some businesses create a business card that is actually a coupon card. This card can be a two-for-one dinner, a free manicure for first-time customers, or a free inspection of your car's brakes.

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"You need to think outside the box," says Lovison. "Business cards left in the box or a desk drawer will not do you any good." Lovison believes business cards are most effective when presented by you personally.

Many times, you've probably attended social functions or business meetings when people say they've run out of cards or forgot to bring them. This is a serious blunder. NEVER go anywhere without a few business cards in your wallet or purse. Women should even keep business cards in every purse they own, having them when attending parties, weddings, or other social events because you never know who you'll meet at these functions.

Distribution Strategy

Lovison believes business people should be able to pass out 21 business cards per week. Every Monday morning they should add 21 cards to a business wallet that is empty by the following Monday morning. Keep this as your goal. It's not as difficult as you think.

Another option, if you want to do something a little different, is to create a calendar card or team schedule. Put this information on the back of your current business card.

As for the future, Lovison says, "Perhaps business cards in the near future will include barcodes or magnetic strips or smart chips that will enable the recipient to easily add our information into their PDAs or contact management software."

Lovison believes his book will help readers gain insight into how to use business cards as part of the marketing mix and how to present their company's message. Hopefully, his business card tips will help business owners distribute their cards more wisely.

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CONTINUED FROM PAGE 6

Is eczema life threatening?

Generally no, but other severe illnesses can masquerade as eczema, sometimes for years. Some cancers (e.g., lymphoma, leukemia, histiocytosis), immune deficiencies, and autoimmune diseases (psoriasis, lupus, celiac) are notorious for doing so. If an eczematous condition doesn't improve with conventional therapy, ask your doctor if additional testing such as a biopsy and blood test would be helpful.

How is eczema treated?

A comprehensive treatment plan should include: Classification of disease, identification of triggers, skin care education, medication management and development of an action plan, good adherence strategies (i.e., following the plan as directed), and minimum routine checkups every 6-12 months. Medication management should focus on daily oral antihistamine therapy to control the itch and when to use a topical prescription cream for acute flare ups. A plan should also outline the signs and symptoms of worsening or infected eczema (such as oozing and crusting) and what to do if this occurs.

What is good eczema skin care?

Itch prevention starts with good skin care that hydrates the skin and provides a barrier against offending triggers and organisms. To start, increase your water intake, especially in the winter months and when using antihistamines as they tend to have a drying side effect. Shower or bathe daily to remove triggers with a hypoallergenic skin care line such as Vanicream/Free and Clear (found at Walgreens or online). Don't use antibacterial soap on the body (hands are okay) as it can be irritating and inadvertently also removes the good organisms that help keep your skin healthy. Immediately after the bath, apply a layer of Vanicream cream to the entire body to trap moisture. Repeat Vanicream throughout the day if itching or dryness occurs and immediately after hand washing or swimming. Finally, become a hypoallergenic and fragrance free consumer, choosing products that will likely be less irritating to your skin and remembering to wash new clothes.

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DECEMBER 2009 PUZZLE SOLUTIONS

CROSSWORD SOLUTION

1	S	E	E	P	10	I	C	E	D	16	A	G	E	R	
2	A	R	A	L	11	M	O	P	E	S	17	N	O	L	A
3	G	E	T	A	12	P	U	P	I	L	18	I	R	O	N
4	C	O	O	L	S	13	A	R	M	P	I	T			
5	R	E	S	O	U	N	D	14	U	S	N	A			
6	E	N	T	I	R	E	15	U	N	H	A	L	L	O	W
7	H	A	R	D	S	16	O	N	C	E	19	S	A	R	A
8	A	B	E	17	F	R	A	U	D	20	D	I	S		
9	S	L	A	P	18	R	A	P	T	21	P	I	L	O	T
10	H	E	M	I	S	E	C	T	22	E	S	S	E	N	E
11	T	E	T	H	23	O	L	I	O						
12	E	N	S	E	R	F	24	I	N	A	25	O	A	D	
13	K	O	L	O	26	U	N	S	A	Y	27	A	C	R	E
14	E	S	A	U	28	L	E	N	I	N	29	T	H	E	N
15	S	E	W	S	30	E	T	R	E	31	E	S	S	E	

SUDOKU SOLUTION

4	9	3	2	7	8	5	6	1
6	8	2	4	5	1	7	3	9
1	5	7	9	6	3	2	8	4
2	6	9	3	1	5	4	7	8
3	7	5	8	9	4	6	1	2
8	1	4	6	2	7	9	5	3
5	4	1	7	3	2	8	9	6
7	2	6	1	8	9	3	4	5
9	3	8	5	4	6	1	2	7

TURBO TRIVIA: 1.s, 2.k, 3.d, 4.h, 5.b, 6.r, 7.m, 8.a, 9.p, 10.c, 11.n, 12.p, 13.f, 14.t, 15.e, 16.j, 17.g, 18.q, 19.i, 20.l, 21.h, 22.o, 23.i, 24.e, 25.t